

JANE HALBRITTER
STONEHEDGE HEALTH

XXXX-XXXXX7-31001

Page 4 of 10

Due in Full continued

Amount \$

3/16/07 FEDEX #853171101353 ROME NY
34145
TO: JANE HALBRIHER FL
FROM: ANN POHL 13440
001 STANDARD LTR 1LB AWB853171101353
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 3171101353

3/20/07 FEDEX #858360110601 ROME NY
34108
TO: - FL
FROM: HALBRITTER, JANE 13440
001 PRIORITY BOX 10LB AWB858360110601
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 8360110601

REDACTED

Total Due in Full Activity

**Platinum Card®
Statement of Account**

625,388
Membership Rewards®
Points Available
at 04/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For
HALBRITTERAccount Number
3717-577374-21004Closing Date
04/09/07

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By
04/24/07**Please refer to page 7
for important information
regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of \$2,500.00 at this time.

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com.
You can also pay your bill by calling 1-800-I-PAY-AXP (1-800-472-9297).

**Save Time Paying Your Bills with Your Card**

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card. You can visit us at americanexpress.com/gobills

Activity * Indicates posting date			Amount \$
03/21/07	PHONE PAYMENT RECEIVED THANK YOU XXXXXX7216 NET BANK NATIONAL ASSOCIATION		
Due in Full Activity for JANE HALBRITTER Card XXXX-XXXX-21004			Amount \$
03/28/07	STEIN MART #0125 NAPLES FL 9415140535 Description Merchandise		
03/28/07	STEIN MART #0125 NAPLES FL 9415140535 Description Merchandise		
03/09/07	BEST BUY CO 0524 NAPLES FL ELECTRONICS STORE		
03/09/07	COSTCO WHSE #00354 9 NAPLES FL WHOLESALE CLUB		

REDACTED

Please fold on the perforation below, detach and return with your payment

Payment CouponAccount Number
3717-577374-21004**Please Pay By:**
04/24/07

Continued on Page 3

Please enter account
number on all checks and
correspondence.Make check payable to
American Express.**Total Amount Due**See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.Check here if address or
telephone number has
changed. Please note
changes on reverse side.☐

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK NY 10116-2855

0000371757737421004 002693853002443853 08 H

Prepared For
IANE HALBRITTERAccount Number
XXXX-XXXX4-21004

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Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentation and any re-presentations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe a item you are unsure about. You do not have to pay any amount in question while we investigate, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you've tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the card or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-800-525-3355
24 hours/7 days

Car Rental Loss and
Damage Insurance
1-800-338-1670

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-800-525-3355

Travel Emergency and
Worldwide Personal
Assistance and Fine
Dining
1-800-345-AMEX

Platinum Card Travel
Service and Fine Hotels,
Resorts & Spas
1-800-443-7672

By Invitation Only
1-800-321-RSVP



Customer Service
P.O. Box 7825 C.S.
Ft. Lauderdale, FL
33329-7825

Express Cash
P.O. Box 297815
Ft. Lauderdale, FL
33329-7815

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address
Correct on front
Not on back

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

New Address

City, State

Code

12 Code and
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Please provide your
e-mail address to
receive important
account updates and
exclusive Cardmember
offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXXX4-21004

Closing Date
04/09/07

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Due in Full continued

Amount \$

01/07	TICKLED PINK	NAPLES	FL	
	WOMEN'S CLOTHING			
03/12/07	BARNES & NOBLE 2632	NAPLES	FL	
	BOOK STORE			
03/12/07	ANNE FONTAINE PARIS	NAPLES	FL	
	2123433150			
	Description			
	WOMENS READY-TO-WEA			
03/13/07	CIRCLE K #7356	BONITA SPRINGS	FL	
	CIRCL7356			
	GAS/MISC 000000355222			
03/13/07	MOBELFORM	ESTERO	FL	
	FURNITURE/HOME STORE			
	Description			
	590735			
03/13/07	USPS 1189290476	NAPLES	FL	
	9415942660			
03/13/07	GUESS #207	ESTERO	FL	
	9990000000			
03/13/07	BLACK & LENET	NAPLES/ESTERO	FL	
	HOME FURNISHINGS			
	ROC No. 0000000000			
03/13/07	ELLEN TRACY OUTLET #	ESTERO	FL	
	9990000000			
03/13/07	JARDIN DE VILLE	ESTERO	FL	
	FURNITURE/HOME STORE			
03/14/07	CRITTER CAFE INC	CRIMARCO ISLAND	FL	
	239-389-8488			
03/14/07	CRITTER CAFE INC	CRIMARCO ISLAND	FL	
	239-389-8488			
03/15/07	PF CHANG'S #9906306	NAPLES	FL	
	1111111111			
	FOOD/BEVERAGE			
	TIP			
03/15/07	HOME DEPOT EXPO 6358	NAPLES	FL	
	9999999999			
03/15/07	SHANE'S RIB SHACK	DOUS	FL	
	8132540303			
	Description			
	FAST FOOD REST			
	6801			
03/16/07	PUBLIX #249	SUS	FL	
	9415972138			
	Description			
	GROCERIES			
03/16/07	TUESDAY MORNING #089	US	FL	
	MISC HOME FURNISHINGS			
	Description			
	PURCHASE			
03/17/07	MARSHALLS #796 00000	US	FL	
	9415975150			
03/17/07	LINENS N THINGS #684	US	FL	
	MISC HOME FURNISHINGS			
	Description			
	BED/BATH/ACCES			

REDACTED

Continued on reverse

Prepared For
ANNE HALBRITTER

Account Number
XXXX-XXXXX4-21004

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Due in Full continued

Amount \$

3/18/07	TJMAXX #0084 0000000US 8136491553	FL
3/18/07	BOTTOMS UP LIQUOR ANNAPLES LIQUOR PACKAGE STORES-BEER, WINE, AND LIQUOR	FL
3/18/07	STEIN-MART #0125 000US 9415140535 Description Merchandise	FL
3/18/07	CHEVRON 0308107 NAPLES PAVILLION CHEVRO FUEL/MISCELLANEOUS ROC No. 0745613	FL
3/19/07	BEN FRANKLIN PLUMBINGUS HEATING/PLUMBING/AC	FL
3/20/07	HOME DEPOT EXPO 6858US 9999999999	FL
3/20/07	SUPERCUTS US BEAUTY/BARBER SHOP	FL
3/20/07	PIER 1 010421US 800-2454595	FL
3/20/07	USPS 1189290476 US 9415942660	FL
3/21/07	BEST BUY CO 0524 NAPLES ELECTRONICS STORE	FL
3/21/07	0207 WILD OATS NAPLES GROCERY ROC No. 0000000000	FL
3/22/07	PAD THAI INC. NAPLES RESTAURANT Description 556552	FL
3/22/07	PUBLIX #249 SNAPLES 9415972138 Description GROCERIES	FL
3/23/07	USPS 1162719552 NAPLES 2395942664	FL
3/25/07	0207 WILD OATS NAPLES GROCERY ROC No. 0000000000	FL
3/25/07	BEST BUY CO 0524 NAPLES ELECTRONICS STORE	FL
3/25/07	TJMAXX #0084 0000000NAPLES 8136491553	FL
3/25/07	TARGET STORE T-899 0NAPLES DISCOUNT STORE	FL
3/26/07	STEIN-MART #0125 000NAPLES 9415140535 Description Merchandise	FL

REDACTED

Continued on next page

Prepared For
JANE HALBRITTERAccount Number
XXXX-XXXXX4-21004Closing Date
04/09/07

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Due in Full continued

Amount \$

03/07	US AIRWAYS	PHOENIX	AZ	
	US AIRWAYS			
	From:	To:	Carrier:	Class:
	FT MYERS FLORIDA	CHARLOTTE NC	US	TA
		GREENSBORO NC	US	TA
		CHARLOTTE NC	US	AA
		FT MYERS FLORIDA	US	AA
	Ticket Number: 03778279911405		Date of Departure: 03/28	
	Passenger Name: HALBRITTER, JANE			
	Document Type: PASSENGER/TICKET			
03/28/07	PARADIES- FT MYERS	FT MYERS	FL	
	CARD & SOUVENIR STORE			
03/28/07	STEIN-MART #0125 000	NAPLES	FL	
	9415140535			
	Description			
	Merchandise			
03/28/07	HMS HOST-RSW-AIRPT	QFT MYERS	FL	
	2395617047			
	Description			
	FOOD/BEV			
03/31/07	DREXEL HERITAGE-JAME	JAMESTOWN	NC	
	FURNITURE/HOME STORE			
03/31/07	HERTZ CAR RENTAL	GREENSBORO	NC	
	Location		Date	
	Rental: GREENSBORO NC		07/03/28	
	Return: GREENSBORO NC		07/03/31	
	Agreement Number: 521603983			
	Renter Name: HALBRITTER, JANE			
	Reference Number: 040001			
04/01/07	SW FLORIDA INTL AIRPORT	MYERS	FL	
	PARKING FEES			
04/01/07	PUBLIX #249	NAPLES	FL	
	9415972138			
	Description			
	GROCERIES			
04/02/07	HOME DEPOT EXPO 6358	NAPLES	FL	
	9999999999			
04/02/07	TARGET STORE T-899 0	NAPLES	FL	
	DISCOUNT STORE			
04/03/07	TUESDAY MORNING #089	NAPLES	FL	
	MISC HOME FURNISHINGS			
	Description			
	PURCHASE			
04/03/07	USPS 1162719552	NAPLES	FL	
	2395942664			
04/03/07	MARSHALLS #796 00000	NAPLES	FL	
	9415975150			
04/03/07	BOTTOMS UP LIQUOR	ANNAPLES	FL	
	LIQUOR			
	PACKAGE STORES-BEER, WINE, AND LIQUOR			
04/03/07	PIER 1 010421	NAPLES	FL	
	800-2454595			
04/03/07	SAME DAY CLEANERS	DUNAPLES	FL	
	DRY CLEANING			
	DRY CLEANERS			

REDACTED

Continued on reverse

Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXX-21004

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Due in Full continued

Amount \$

03/07	LINENS N THINGS #684 NAPLES MISC HOME FURNISHINGS Description BED/BATH/ACCES	FL
03/07	HARRINGTON'S NORTH NAPLES 239-591-0969	FL
05/07	BEST BUY CO 0524 NAPLES ELECTRONICS STORE	FL
05/07	PETCO 1758 517585 NAPLES 239-254-0263	FL
05/07	PUBLIX #249 SNAPLES 9415972138 Description GROCERIES	FL
05/07	TARGET STORE T-899 0 NAPLES DISCOUNT STORE	FL
05/07	TJMAXX #0084 00000000 NAPLES 8136491553	FL
05/07	0207 WILD OATS NAPLES GROCERY ROC No. 0000000000	FL
06/07	AIR TKT SERVICE FEE ISSUED BY AMEX HALBRITTERJANE TKT# 03778279911 40 ROC No. 7827991140	
06/07	TARGET STORE T-899 0 NAPLES DISCOUNT STORE	FL
06/07	PUBLIX #249 SNAPLES 9415972138 Description GROCERIES	FL
06/07	CHEVRON 0308107 NAPLES PAVILLION CHEVRO FUEL/MISCELLANEOUS ROC No. 0758360	FL
06/07	TJMAXX #0084 00000000 NAPLES 8136491553	FL
06/07	0207 WILD OATS NAPLES GROCERY ROC No. 0000000000	FL
07/07	PUBLIX #249 SNAPLES 9415972138 Description GROCERIES	FL
07/07	PUBLIX #249 SNAPLES 9415972138 Description GROCERIES	FL
07/07	BOTTOMS UP LIQUOR ANNAPLES LIQUOR PACKAGE STORES-BEER, WINE, AND LIQUOR	FL

REDACTED

otal Due in Full Activity

Continued on next page



Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXXX4-21004

Closing Date
04/09/07

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Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account

pared For
ANE HALBRITTER

Account Number
XXXX-XXXXX4-21004

Page 8 of 10

**Business Platinum Card®****OPEN** SM

548,895
Membership Rewards®
Points Available
 at 03/31/07, when charges due are paid in full and all accounts are in good standing.

Bill For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
3727-150517-31001

Closing Date
04/23/07

Page 1 of 6

Previous Balance \$ Payment Activity \$ New Activity \$ Inc. Adjustments New Balance \$

Please Pay By
05/08/07

Please refer to page 2
 for important information
 regarding your account

To manage your Account online or to pay your bill, please visit us at www.open.americanexpress.com.
 You can also pay your bill by calling **1-800-1-PAY-AXP** (1-800-472-9297).

Activity * Indicates posting date Amount \$

4/06/07	Payment Received - Thank You	
Due in Full Activity for JANE HALBRITTER		Amount \$
3/24/07	5% OPEN Savings at FedEx FEDEX #858960110601 \$500.00 03/20/07	
3/29/07	5% OPEN Savings at FedEx FEDEX #859298843080 \$100.00 03/23/07	
3/31/07	5% OPEN Savings at FedEx FEDEX #858960110612 \$500.00 03/27/07	
4/12/07	5% OPEN Savings at FedEx FEDEX #853245581132 \$100.00 04/06/07	
4/12/07	5% OPEN Savings at FedEx FEDEX #859298843085 \$100.00 04/06/07	
4/12/07	5% OPEN Savings at FedEx FEDEX #859298843027 \$100.00 04/06/07	
4/12/07	5% OPEN Savings at FedEx FEDEX #859298843016 \$100.00 04/06/07	
4/12/07	5% OPEN Savings at FedEx FEDEX #853245581167 \$100.00 04/06/07	
4/17/07	5% OPEN Savings at FedEx FEDEX #857094821978 \$100.00 04/12/07	

REDACTED

Please fold on the perforation below, detach and return with your payment.

Payment Coupon

Account Number
3727-150517-31001

Please Pay By:
05/08/07

Continued on Page 3

To Pay by Computer, visit
open.americanexpress.com. To Pay by Phone,
 call 1-800-472-9297.

Please enter account
 number on all checks and
 correspondence.

Make check payable to
 American Express.

See Finance Charges
 section on reverse side for
 a description of when
 additional Finance
 Charges are not assessed
 on Features.



JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794

Mail Payment to:

AMERICAN EXPRESS
 PO BOX 360001
 FT LAUDERDALE FL 33336-0001

0000372715051731001 000194264000194264 20 H

IANE HALBRITTER
STONEHEDGE HEALTH

Account Number:
XXXX-XXXX7-31001

Page 2 of 6

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other way or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our discretion and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., all collect or contact the nearest American Express Travel Service Office or other local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for each feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates which establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error or explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. 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